

**Information to identify the case:**

Debtor 1	Gina A Collar			Social Security number or ITIN xxx-xx-5140
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed for chapter 13 7/13/18
Case number: 18-22821-CMB				

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Gina A Collar	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	149 Lynnwood Dr Pittsburgh, PA 15235	
<b>4. Debtor's attorney</b> Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 8/6/18

**For more information, see page 2**

Debtor Gina A Collar

Case number 18-22821-CMB

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>September 17, 2018 at 10:00 AM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>	<b>Filing deadline: 11/16/18</b>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 9/21/18</b>	
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/9/19</b>	
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>9/17/18 at 10:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>		
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Gina A Collar  
 Debtor

Case No. 18-22821-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
Form ID: 309IPage 1 of 3  
Total Noticed: 42

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db +Gina A Collar, 149 Lynnwood Dr, Pittsburgh, PA 15235-4312  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14880895 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14893302 +Comcast, Po Box 3001, Southeastern, PA 19398-3001  
 14891734 +Penn Hills School District, c/o Maiello Bruno & Maiello, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
 14880917 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Aug 07 2018 02:09:46 Lawrence W. Willis,  
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 07 2018 02:10:13 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 07 2018 02:10:20  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Aug 07 2018 02:10:47 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14880894 +EDI: BANKAMER2.COM Aug 07 2018 06:03:00 Bankamerica, Po Box 1598,  
 Norfolk, VA 23501-1598  
 14880896 +EDI: BANKAMER.COM Aug 07 2018 06:03:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,  
 Newark, DE 19713  
 14880897 +EDI: CAPITALONE.COM Aug 07 2018 06:03:00 Cap One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 14893300 +EDI: CAPITALONE.COM Aug 07 2018 06:03:00 Capital One / Best Buy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 14880899 +EDI: CHASE.COM Aug 07 2018 06:03:00 Chase Card, P.o. Box 15298,  
 Wilmington, DE 19850-5298  
 14893304 +EDI: WFNNB.COM Aug 07 2018 06:03:00 Comenity Bank/Lnbryant, 4590 E Broad St,  
 Columbus, OH 43213-1301  
 14880901 +EDI: WFNNB.COM Aug 07 2018 06:03:00 Comenity Bank/avenue, Po Box 182789,  
 Columbus, OH 43218-2789  
 14880903 +EDI: WFNNB.COM Aug 07 2018 06:03:00 Comenity Bank/lnbryant, Po Box 182789,  
 Columbus, OH 43218-2789  
 14880904 +EDI: WFNNB.COM Aug 07 2018 06:03:00 Comenitybank/catherine, Po Box 182789,  
 Columbus, OH 43218-2789  
 14880905 +EDI: WFNNB.COM Aug 07 2018 06:03:00 Comenitybank/valuecity, Po Box 182789,  
 Columbus, OH 43218-2789  
 14880906 +EDI: TSYS2.COM Aug 07 2018 06:03:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14880907 +EDI: CITICORP.COM Aug 07 2018 06:03:00 Goodyr/cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 14893312 +EDI: IRS.COM Aug 07 2018 06:03:00 Internal Revenue Service, 1000 Liberty Avenue,  
 Room 727, Pittsburgh, PA 15222-4107  
 14880910 +E-mail/Text: BKRMailOPS@weltman.com Aug 07 2018 02:09:58 Kay Jewelers, 375 Ghent Rd,  
 Fairlawn, OH 44333-4600  
 14880911 +EDI: CBSKOHLS.COM Aug 07 2018 06:03:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 14880912 +EDI: CBSKOHLS.COM Aug 07 2018 06:03:00 Kohls/chase, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 14880913 E-mail/Text: camanagement@mtb.com Aug 07 2018 02:09:58 M & T Bank, 1 Fountain Plz,  
 Buffalo, NY 14203  
 14880914 E-mail/Text: camanagement@mtb.com Aug 07 2018 02:09:58 M&t Bank, 1 Fountain Plz Fl 4,  
 Buffalo, NY 14203  
 14880915 +EDI: NAVIENTFKASMSERV.COM Aug 07 2018 06:03:00 Navient, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14880916 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 07 2018 02:10:13 PA Department Of Revenue,  
 Bankruptcy Division, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0001  
 14881181 +EDI: PRA.COM Aug 07 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14880918 EDI: SEARS.COM Aug 07 2018 06:03:00 Sears/cbna, 133200 Smith Rd, Cleveland, OH 44130  
 14880919 +EDI: SEARS.COM Aug 07 2018 06:03:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 14880920 +EDI: SWCR.COM Aug 07 2018 06:03:00 Southwest Credit Syste, 4120 International Pkwy,  
 Carrollton, TX 75007-1958  
 14880921 +EDI: RMSC.COM Aug 07 2018 06:03:00 Syncb/care Credit, 950 Forrer Blvd,  
 Kettering, OH 45420-1469  
 14880922 +EDI: RMSC.COM Aug 07 2018 06:03:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 14880923 +EDI: RMSC.COM Aug 07 2018 06:03:00 Syncb/sams Club Dc, Po Box 965005,  
 Orlando, FL 32896-5005  
 14880924 +EDI: RMSC.COM Aug 07 2018 06:03:00 Syncb/value City Furni, 950 Forrer Blvd,  
 Kettering, OH 45420-1469

District/off: 0315-2

User: bsil  
Form ID: 309I

Page 2 of 3  
Total Noticed: 42

Date Rcvd: Aug 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14880925 +EDI: CITICORP.COM Aug 07 2018 06:03:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
14880926 +EDI: WTRRNBANK.COM Aug 07 2018 06:03:00 Tnb - Target, Po Box 673,  
Minneapolis, MN 55440-0673  
14880927 +EDI: TFSR.COM Aug 07 2018 06:03:00 Toyota Motor Credit Co, Po Box 9786,  
Cedar Rapids, IA 52409-0004

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14880898 Cap1/bstby  
14880900 Comenity Bank/avenue  
14880902 Comenity Bank/lnbryant  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14893296\* +Bankamerica, Po Box 1598, Norfolk, VA 23501-1598  
14893297\* +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
14893298\* Bk Of Amer, 4060 Ogletown/Stanton Rd, Newark, DE 19713  
14893299\* +Cap One, Po Box 5253, Carol Stream, IL 60197-5253  
14893301\* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
14893303\* +Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789  
14893305\* +Comenity Bank/lnbryant, Po Box 182789, Columbus, OH 43218-2789  
14893306\* +Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789  
14893307\* +Comenitybank/valuecity, Po Box 182789, Columbus, OH 43218-2789  
14893308\* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
14893309\* +Goodyr/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
14880908\* +Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346  
14893310\* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346  
14880909\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
14893311\* Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230  
14893313\* +Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600  
14893314\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
14893315\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M & T Bank, 1 Fountain Plz, Buffalo, NY 14203)  
14893316\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&t Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203)  
14893317\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
14893318\* +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
14893319\* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
14893320\* +Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958  
14893321\* +Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  
14893322\* +Syncb/jpc, Po Box 965007, Orlando, FL 32896-5007  
14893323\* +Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005  
14893324\* +Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469  
14893325\* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
14893326\* +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673  
14893327\* +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTALS: 3, \* 31, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@berNSTeinlaw.com,  
DMcKay@berNSTeinlaw.com  
Lawrence W. Willis on behalf of Debtor Gina A Collar ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com

District/off: 0315-2

User: bsil  
Form ID: 309I

Page 3 of 3  
Total Noticed: 42

Date Rcvd: Aug 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecl@chapter13trusteeewdpa.com

TOTAL: 4